Case 17-02676 Doc 1 Filed 01/31/17 Entered 01/31/17 09:59:32 Desc Main Document Page 1 of 24

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identify Yourself			
		About Debtor 1:	About Deb	otor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture	Michelle First name S. Middle name	First name Middle nam	ne
ide	dentification to your meeting with the trustee.	Siegel Last name and Suffix (Sr., Jr., II, III)	Last name	and Suffix (Sr., Jr., II, III)
2.	All other names you hav used in the last 8 years	e		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1339		

Entered 01/31/17 09:59:32 Page 2 of 24 Case 17-02676 Doc 1 Filed 01/31/17 Desc Main Document

Case number (if known)

Debtor 1 Michelle S. Siegel

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.		
	Include trade names and doing business as names	Business name(s)	Business name(s)		
		EINs	EINs		
5.	Where you live		If Debtor 2 lives at a different address:		
		1715 N. Wells Street Apt. 39 Chicago, IL 60614			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook County	County		
		·	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing	Check one:	Check one:		
this district to file for bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Case 17-02676 Doc 1 Filed 01/31/17 Entered 01/31/17 09:59:32 Desc Main Document Page 3 of 24

Case number (if known) Debtor 1 Michelle S. Siegel

7. The chapter of the Bankruptcy Code you are choosing to file under Check one. (For a brief description of each, see Notice Require (Form 2010)). Also, go to the top of page 1 and check the approach of the choosing to file under							C. § 342(b) for Individu	uals Filing for Bankruptcy	
	choosing to file under	☐ Chapter 7							
		□ Cl	napter 11						
		□ Cl	napter 12						
		■ Cł	napter 13						
8.	How you will pay the fee	•	about how you	entire fee when I file my pe u may pay. Typically, if you a attorney is submitting your pa address.	re paying	the fee yourself, y	ou may pay with cash	n, cashier's check, or money	
						e this option, sign	otion, sign and attach the Application for Individuals to Pay		
			•	e <i>in Installment</i> s (Official Forn t my fee be waived (You ma		this option only if	you are filing for Char	oter 7. By law, a judge may	
			but is not requapplies to you		nay do so Ible to pa	o only if your incor y the fee in installr	ne is less than 150% onents). If you choose	of the official poverty line that this option, you must fill out	
9.	Have you filed for bankruptcy within the last 8 years?	□ No							
				Northern District of IL -					
			District	Eastern Division	When	12/18/15	Case number	15-42616	
			District		_ When		Case number		
			District		_ When		Case number		
10.	Are any bankruptcy cases pending or being filed by a spouse who is	■ No							
	not filing this case with you, or by a business partner, or by an affiliate?		S.						
			Debtor				Relationship to y	/ou	
			District		_ When		Case number, if	known	
			Debtor				Relationship to y		
			District		_ When		Case number, if	known	
11.	Do you rent your residence?	■ No	Go to lii	ne 12.					
		☐ Ye	s. Has you	ur landlord obtained an eviction	on judgm	ent against you ar	nd do you want to stay	in your residence?	
				No. Go to line 12.					
				Yes. Fill out Initial Statement	About ai	n Eviction Judgme	nt Against You (Form	101A) and file it with this	

		Document	Page 4 01 24	
Debtor 1	Michelle S. Siegel		Case number (if known)	

art	3: Report About Any Bu	sinesses `	You Own as a Sole Propri	etor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.			
		☐ Yes.	Name and location of bu	siness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, St	ate & ZIP Code		
	it to this petition.		Check the appropriate b	ox to describe your business:		
			☐ Health Care Bus	iness (as defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.C. § 101(51B))		
			☐ Stockbroker (as)	defined in 11 U.S.C. § 101(53A))		
			☐ Commodity Brok	er (as defined in 11 U.S.C. § 101(6))		
			☐ None of the above	ve		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> debtor?	deadlines operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).			
	For a definition of small	■ No.	I am not filing under Cha	apter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			
		☐ Yes.	I am filing under Chapte	r 11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Part	A: Report if You Own or	Have Any	Hazardous Property or A	ny Property That Needs Immediate Attention		
	<u> </u>		Tiazardous Froperty of A	Troporty mac recess miniculate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is the hazard?			
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	Number, Street, City, State & Zip Code		

Debtor 1 Michelle S. Siegel Page 5 of 24 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 24 Case number (if known) Debtor 1 Michelle S. Siegel Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to **□** \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ☐ More than \$50 billion ■ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$500,000,001 - \$1 billion ■ \$1,000,001 - \$10 million estimate your liabilities □ \$50,001 - \$100,000 □ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million to be? **\$100,001 - \$500,000** □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million □ \$500.001 - \$1 million ■ More than \$50 billion □ \$100,000,001 - \$500 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Michelle S. Siegel Signature of Debtor 2 Michelle S. Siegel

Executed on

MM / DD / YYYY

Signature of Debtor 1

Executed on January 31, 2017

MM / DD / YYYY

Case 17-02676 Doc 1 Filed 01/31/17 Entered 01/31/17 09:59:32 Desc Main Document Page 7 of 24

Debtor 1 Michelle S. Siegel Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Joseph E. Cohen	Date	January 31, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
January E. Oakara		
Joseph E. Cohen		
Printed name		
Cohen & Krol		
Firm name		
105 West Madison Street		
Suite 1100		
Chicago, IL 60602-4600		
Number, Street, City, State & ZIP Code		
Contact phone 312.368.0300	Email address	
3123243		
Bar number & State		

		Document Page	<u>8 of 24</u>		
Fill in this information to ident	ify your case:				
Debtor 1 Michelle S.	. Siegel	me Last Name			
Debtor 2	Middle Hai	no Edot Name	•		
(Spouse if, filing) First Name	Middle Nar	me Last Name	9		
United States Bankruptcy Court	for the: NORTHERN	DISTRICT OF ILLINOIS			
Case number					
(if known)				_	if this is an ded filing
				amend	ied filing
Official Form 106D					
Schedule D: Credi	tors Who Hav	e Claims Secur	ed by Property	/	12/15
Be as complete and accurate as possis needed, copy the Additional Pagenumber (if known).					
1. Do any creditors have claims sec	ured by your property?				
☐ No. Check this box and so	ubmit this form to the co	urt with your other schedules	s. You have nothing else to	report on this form.	
Yes. Fill in all of the inform	nation below.				
Part 1: List All Secured Clai	ms				
2. List all secured claims. If a credit for each claim. If more than one cred much as possible, list the claims in all	litor has a particular claim, l	ist the other creditors in Part 2.		Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 American Chartered Bar	Describe the pro	perty that secures the claim:	\$0.00	\$750,000.00	\$0.00
Creditor's Name	1715 N. Wells IL 60614 Coo	Street Apt. 39 Chicago, ok County			
1199 E Higgins Rd Schaumburg, IL 60173	As of the date yo apply. ☐ Contingent	ou file, the claim is: Check all tha	t		
Number, Street, City, State & Zip Co					
Who owes the debt? Check one.	☐ Disputed Nature of lien. C	Check all that apply.			
☐ Debtor 1 only ☐ Debtor 2 only	_	you made (such as mortgage o	r secured		
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lier	٦)		
At least one of the debtors and ar	nother	from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including	ng a right to offset)			
•	Look A dise	ite of account number			
Date debt was incurred	Last 4 dig	its of account number			
2.2 Internal Revenue Service	e Describe the pro	perty that secures the claim:	\$162,738.30	\$750,000.00	\$72,737.30
Creditor's Name		Street Apt. 39 Chicago, ok County			
PO Box 7346	As of the date vo	ou file, the claim is: Check all tha	_		
Philadelphia, PA	apply.	a me, me elam let encok all tha	•		
19101-7346 Number, Street, City, State & Zip Co	Contingent				
Number, Street, City, State & Zip Co	Disputed				
Who owes the debt? Check one.	-1	Check all that apply.			
☐ Debtor 1 only ☐ Debtor 2 only	An agreement car loan)	you made (such as mortgage o	r secured		
☐ Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lier	n)		
At least one of the debtors and ar	nother	from a lawsuit			
☐ Check if this claim relates to a community debt	☐ Other (includin	g a right to offset)			
Date debt was incurred	Last 4 dig	its of account number			

Case 17-02676 Doc 1 Filed 01/31/17 Entered 01/31/17 09:59:32 Desc Main Document Page 9 of 24

Debtor 1 Michelle S.		Case number (if know)						
First Name	Middle N	Name Last Name						
2.3 Selene Finance	e LLC	Describe the property that secures the	claim: \$6	59,999.00	\$750,000.00	\$0.00		
Creditor's Name		1715 N. Wells Street Apt. 39 Chic IL 60614 Cook County	cago,					
Po Box 422039 Houston, TX 77		As of the date you file, the claim is: Checapply. Contingent	ck all that					
Number, Street, City, S	State & Zip Code	☐ Unliquidated						
Who owes the debt?	heck one.	☐ Disputed Nature of lien. Check all that apply.						
☐ Debtor 1 only ☐ Debtor 2 only		An agreement you made (such as mortgage or secured car loan)						
Debtor 1 and Debtor 2	only!	☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit						
At least one of the deb	otors and another							
☐ Check if this claim re community debt	elates to a	Other (including a right to offset)	st Mortgage					
Date debt was incurred	Opened 04/07 Last Active 11/17/14	Last 4 digits of account number	2461					
Add the dollar value of	f your entries in (Column A on this page. Write that number	here:	\$822,737.	.30			
	of your form, add	the dollar value totals from all pages.		\$822,737.				

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Document	t Page 10 of	24	_	
Fill in this inforr	mation to identify your c	ase:				
Debtor 1	Michelle S. Siegel					
20210	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS			
Case number						
(if known)					☐ Check	if this is an
					_	led filing
O#: -: -!	- 400E/E					
Official Forn						40/45
		ho Have Unsecure Part 1 for creditors with PRIG				12/15
Schedule D: Credit left. Attach the Cor name and case nur	ors Who Have Claims Secu ntinuation Page to this page	red Leases (Official Form 106) red by Property. If more spaces. If you have no information to secured Claims	e is needed, copy the Par	t you need, fill it out,	number the entries i	n the boxes on the
1. Do any credito	ors have priority unsecured	claims against you?				
☐ No. Go to F	Part 2.					
Yes.						
identify what ty possible, list th Part 1. If more	pe of claim it is. If a claim has e claims in alphabetical order than one creditor holds a par	. If a creditor has more than one s both priority and nonpriority an according to the creditor's nam ticular claim, list the other credit see the instructions for this form in	nounts, list that claim here a ne. If you have more than tw ors in Part 3.	and show both priority a	and nonpriority amoun	ts. As much as
(i oi aii explait	ation of each type of claim, se		if the instruction bookiet.)	Total claim	Priority	Nonpriority
				0405.007.4	amount	amount
2.1 Internal	Revenue Service	Last 4 digits of ac	count number	\$105,907.1 3	\$105,907.13	\$0.00
	editor's Name					
PO Box		When was the de	bt incurred? 2012 - 2	2015	_	
	lphia, PA 19101-7346 treet City State Zlp Code	As of the date you	u file, the claim is: Check	all that apply		
	d the debt? Check one.	☐ Contingent	,	an that apply		
Debtor 1 o	only	☐ Unliquidated				
Debtor 2 o	only	_ ·				
_	and Debtor 2 only	☐ Disputed	/ unsecured claim:			
_	•	·				
_	ne of the debtors and another		· ·			
	this claim is for a commun	_	ain other debts you owe the	•		
_	subject to offset?		h or personal injury while y	ou were intoxicated		
■ No □ Yes		☐ Other. Specify	Income taxes for 20	12-2015		
			Income taxes for 20	712-2013		
Part 2: List A	II of Your NONPRIORITY	/ Unsecured Claims				
3. Do any credito	ors have nonpriority unsecu	ured claims against you?				
☐ No. You ha	ve nothing to report in this pa	rt. Submit this form to the court	with your other schedules.			
Yes.						
unsecured clair	m, list the creditor separately	ims in the alphabetical order for each claim. For each claim I t the other creditors in Part 3.If	listed, identify what type of	claim it is. Do not list cl	aims already included	in Part 1. If more

Total claim

Case 17-02676 Doc 1 Filed 01/31/17 Entered 01/31/17 09:59:32 Desc Main Document Page 11_of 24

Debtor 1 Michelle S. Siegel Case number (if know) 4.1 \$30,756.00 Amex Last 4 digits of account number 8373 Nonpriority Creditor's Name Correspondence Opened 12/02/02 Last Active Po Box 981540 When was the debt incurred? 12/29/14 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.2 Amex Last 4 digits of account number 1623 \$16,740.00 Nonpriority Creditor's Name Correspondence Opened 01/02 Last Active Po Box 981540 When was the debt incurred? 12/29/14 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Credit Card Other. Specify \$11,064.00 4.3 Amex Last 4 digits of account number 6273 Nonpriority Creditor's Name Correspondence Opened 3/07/02 Last Active Po Box 981540 When was the debt incurred? 12/09/13 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Case 17-02676 Doc 1 Filed 01/31/17 Entered 01/31/17 09:59:32 Desc Main Document Page 12 of 24

Debtor 1 Michelle S. Siegel Case number (if know) 4.4 \$27,524.00 Chase Card Last 4 digits of account number 4365 Nonpriority Creditor's Name Attn: Correspondence Opened 03/08 Last Active Po Box 15298 When was the debt incurred? 11/17/14 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.5 Chase Card Last 4 digits of account number 0747 \$4,350.00 Nonpriority Creditor's Name Attn: Correspondence Opened 03/08 Last Active Po Box 15298 When was the debt incurred? 11/22/15 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Credit Card Other. Specify 4.6 **Dsnb Bloomingdales** Last 4 digits of account number 3292 \$1,345.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 01/98 Last Active Po Box 8053 When was the debt incurred? 10/23/15 Mason, OH 45040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

Case 17-02676 Doc 1 Filed 01/31/17 Entered 01/31/17 09:59:32 Desc Main Document Page 13 of 24

Debto	r 1 Michelle S. Siegel		Case number (if know)	
4.7	Fifth Third Bank	Last 4 digits of account number	0491	\$6,460.00
	Nonpriority Creditor's Name Attn: Bankruptcy 1850 East Paris Ave, Se Grand Rapds, MI 49546 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim	Opened 6/16/09 Last Active 11/04/15	
	Who incurred the debt? Check one.	_	or or one an area appry	
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		
4.8	First National Bank Nonpriority Creditor's Name	Last 4 digits of account number	0921	\$2,476.00
	Attn: FNN Legal Dept		Opened 07/10 Last Active	
	1620 Dodge St Mailstop Code 3290 Omaha, NE 68191	When was the debt incurred?	12/16/15	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.9	Illinois Department of Revenue Nonpriority Creditor's Name	Last 4 digits of account number		\$6,041.00
	P.O. Box 19084	When was the debt incurred?		
	Springfield, IL 62794-9084 Number Street City State Zlp Code	As of the date you file, the claim	is: Chack all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	s. Oneck all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only			
	At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify 2009 incom		
	□ 162	Uther. Specify 2003 in Com	o iunos	

Case 17-02676 Doc 1 Filed 01/31/17 Entered 01/31/17 09:59:32 Desc Main Document Page 14 of 24

or 1 Michelle S. Siegel	Case number (if know)	
Jeffrey S. Siegel	Look deligites of account growther	Unknown
Nonpriority Creditor's Name 1715 N. Wells Street	Last 4 digits of account number When was the debt incurred?	Olikilowii
Chicago, IL 60614		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	\square Debts to pension or profit-sharing plans, and other similar debts	
□Yes	Other. Specify Debtor's husband	
Portfolio Recovery	Last 4 digits of account number 6376	\$14,753.00
Nonpriority Creditor's Name		
Po Box 41067	When was the debt incurred? Opened 09/16	
Norfolk, VA 23541 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim is. Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only		
-	☐ Disputed Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Usa N.A.	
Square One Financial/Cach Llc	Last 4 digits of account number 4078	\$4,475.00
Nonpriority Creditor's Name Po Box 5980	When was the debt incurred?	
Denver, CO 80127 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	no or and date you me, and ordinate or or or or an anatoppi,	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ At least one or the deptors and another ☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□Yes	Other Specify 12 Nordstrom Bank	

Case 17-02676 Doc 1 Filed 01/31/17 Entered 01/31/17 09:59:32 Desc Main Document Page 15 of 24

Debtor	1 Michelle	S. Siegel		Case n	umber (if know)		
4.1	The Bureau	us Inc	Last 4 digits of account number	5589		\$2,762.00	
	Nonpriority Cro 650 Dunde Ste 370		When was the debt incurred?	Open 12/01	ed 09/15 Last Active		
	Northbrook		when was the dept incurred:	12/01	713	_	
		t City State ZIp Code	As of the date you file, the claim	is: Check	all that apply		
	_	I the debt? Check one.					
	Debtor 1 or	•	☐ Contingent				
	Debtor 2 or	•	Unliquidated				
	_	nd Debtor 2 only	Disputed	d alaim.			
		e of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	a ciaim:			
	☐ Check if the	his claim is for a community	_				
		ubject to offset?	Obligations arising out of a separeport as priority claims	aration agi	reement or divorce that you did not		
	No		☐ Debts to pension or profit-sharir	ng plans, a	and other similar debts		
	Yes		Other. Specify Collection A	Attorney	Capital One N.A.	-	
4.1				7000			
4	Visa Dept S Nonpriority Cre	Store National Bank	Last 4 digits of account number	7380		\$707.00	
	Attn: Bankr			Open	ed 05/85 Last Active		
	Po Box 805	53	When was the debt incurred?	11/15			
Mason, OH 45040				-			
	Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only		As of the date you file, the claim				
			O continuent				
		•	☐ Contingent☐ Unliquidated				
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only		•	_ '				
		·	☐ Disputed Type of NONPRIORITY unsecure	d claim·			
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt		☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim s	ubject to offset?	report as priority claims		, , , , , , , , , , , , , , , , , , , ,		
	■ No		Debts to pension or profit-sharing	ng plans, a	and other similar debts		
	☐ Yes		Other. Specify Charge Acc	count		_	
Part 3:	List Othe	rs to Be Notified About a Deb	t That You Already Listed				
is tryi have	ng to collect fr more than one ed for any debt	om you for a debt you owe to son		Parts 1	or 2, then list the collection agend	y here. Similarly, if you	
			ns. This information is for statistical r	eporting	purposes only. 28 U.S.C. §159. Ad	ld the amounts for each	
	of unsecured c						
					Total Claim		
	6a Total	. Domestic support obligations		6a.	\$0.00	<u>-</u>	
cl	aims		-				
from P			=	6b.	\$ 105,907.13	_	
	6c. 6d		ijury while you were intoxicated cured claims. Write that amount here.	6c. 6d.	\$ <u>0.00</u> \$ 0.00	_	
		and phony dilect			<u> </u>	, =-	
	6e	. Total Priority. Add lines 6a throu	ugh 6d.	6e.	\$ 105,907.13	<u>-</u>	
	6f. Total	Student loans		6f.	Fotal Claim 0.00		
	aims						

from Part 2

6g. Obligations arising out of a separation agreement or divorce that

0.00

Case 17-02676 Doc 1 Filed 01/31/17 Entered 01/31/17 09:59:32 Desc Main Page 16 of 24 Case number (if know) Document

Debtor 1 Michelle S. Siegel

6h.	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	6i. \$ 129,4	
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	129,453.00

		17/1/11/11	111 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Fill in this infor	mation to identify your	case:		
Debtor 1	Michelle S. Siegel			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the court, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3	<u> </u>		- Claid		
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4	U.Ly			2 0000	
2.4	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	- Ny		Ciaio		

		Document	Page 18 of 24	
Fill in th	is information to identify your c	ase:		
Debtor 1	Michelle S. Siegel			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if,		Middle Name	Last Name	
	States Bankruptcy Court for the:	NORTHERN DISTRICT OF IL		
Officed 3	states Bankruptcy Court for the.	NORTHERN DISTRICT OF IL	LLINOIS	
Case nu (if known)	mber			Chook if this is an
(ii kilowii)				☐ Check if this is an amended filing
Oπ: ⁻:	al Farma 40011			
_	al Form 106H	. la 4 a ma		
scne	dule H: Your Code	eptors		12/15
ill it out, your nan 1. D N Y 2. W Arize	and number the entries in the bene and case number (if known). o you have any codebtors? (If y o es	coxes on the left. Attach the Answer every question. ou are filing a joint case, do not left to the left to the left. Attach the Answer every question.	Additional Page to this page. On the	
3. In C in li	ne 2 again as a codebtor only if	ors. Do not include your spou that person is a guarantor o	ise as a codebtor if your spouse is r cosigner. Make sure you have liste	filing with you. List the person shown ed the creditor on Schedule D (Official e D, Schedule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and ZIP	Code		e creditor to whom you owe the debt edules that apply:
3.1	Blake Scott Jewels, Inc. 1715 N. Wells Street Chicago, IL 60614		☐ Schedule ☐ Schedule ☐ Schedule ☐ Chase Card	E/F, line4.4
3.2	Jeffrey S. Siegel 1715 N. Wells Street Chicago, IL 60614			
3.3	Jeffrey S. Siegel 1715 N. Wells Street Chicago, IL 60614			

Case 17-02676 Doc 1 Filed 01/31/17 Entered 01/31/17 09:59:32 Desc Main Document Page 19 of 24

Case number (if known)

	Additional Page to List More Codebtors	
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.4	Jeffrey S. Siegel 1715 N. Wells Street Chicago, IL 60614	■ Schedule D, line2.1 □ Schedule E/F, line □ Schedule G American Chartered Bank
3.5	Jeffrey Siegel 1715 N. Wells Street Chicago, IL 60614	☐ Schedule D, line ■ Schedule E/F, line4.9 ☐ Schedule G Illinois Department of Revenue
3.6	Jeffrey Siegel 1715 N. Wells Street Chicago, IL 60614	☐ Schedule D, line ■ Schedule E/F, line2.1 ☐ Schedule G Internal Revenue Service

Debtor 1 Michelle S. Siegel

Case 17-02676 Doc 1 Filed 01/31/17 Entered 01/31/17 09:59:32 Desc Main Document Page 20 of 24

Fill in this infor	mation to identify your	case:			
Debtor 1	Michelle S. Siegel				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an
					amended filing
0.00	4000				
Official Forr					
Declarat	tion About a	ın Individual	Debtor's Scl	hedules	12/15
If two married pe	eople are filing togethe	r, both are equally respo	nsible for supplying corre	ect information.	
•					
You must file thi	is form whenever you fi	le bankruptcy schedule:	s or amended schedules.	Making a false statement, con-	cealing property, or
			kruptcy case can result in	fines up to \$250,000, or impri	sonment for up to 20
years, or both. 1	8 U.S.C. §§ 152, 1341, 1	519, and 3571.			
Sig	n Below				
0.9					
Did you pa	y or agree to pay some	one who is NOT an atto	rney to help you fill out ba	inkruptcy forms?	
			, , ,		
■ No					
☐ Yes. I	Name of person			Attach Bankruptcy Peti	tion Preparer's Notice.
				Declaration, and Signa	
Hadar nana	liter of manitume I doctors	that I have road the aum	man, and ashadulas filed	with this declaration and	
	e true and correct.	that I have read the sur	imary and schedules filed	with this declaration and	
that they are	e true and correct.				
X /s/ Micl	helle S. Siegel		X		
	le S. Siegel	·	Signature of D	Debtor 2	
Signatu	re of Debtor 1				
Date ,	January 31, 2017		Date		
Daic _	January Jr, 2011				

Case 17-02676 Doc 1 Filed 01/31/17 Entered 01/31/17 09:59:32 Desc Main Document Page 21 of 24

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

	Not then District of the	1111013		
ln i	9	Case 1		
	Debtor(s)	Chapte	ег	13
	DISCLOSURE OF COMPENSATION OF A	TTORNEY FOR	DE	BTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the compensation paid to me within one year before the filing of the petition in bank be rendered on behalf of the debtor(s) in contemplation of or in connection with	ruptcy, or agreed to be j	paid t	to me, for services rendered or to
	For legal services, I have agreed to accept	s		9,618.00
	Prior to the filing of this statement I have received			9,618.00
	Balance Due			0.00
2.	\$ 305.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compensation with any other	person unless they are n	nemb	pers and associates of my law firm
	☐ I have agreed to share the above-disclosed compensation with a person or percopy of the agreement, together with a list of the names of the people sharing			
6.	In return for the above-disclosed fee, I have agreed to render legal service for al	aspects of the bankrupt	icy ca	ase, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debto b. Preparation and filing of any petition, schedules, statement of affairs and plant c. Representation of the debtor at the meeting of creditors and confirmation head d. [Other provisions as needed] Representations of Debtor against Motions for Relief and Motion 	n which may be required ring, and any adjourned	i;	
7.	By agreement with the debtor(s), the above-disclosed fee does not include the fo Representation of the debtors in any dischargeability actions or a		ocee	eding.
	CERTIFICATION			
this	I certify that the foregoing is a complete statement of any agreement or arrangen bankruptcy proceeding.	nent for payment to me t	or re	presentation of the debtor(s) in
	January 23, 2017	2 CM		
		ohen 3123243		
	Signature of Cohen & Kr			
	105 West M	adison Street		
İ	Suite 1100	60602 4600		
		60602-4600 00 Fax: 312.368.4559	9	
	Name of law			

Case 17-02676 Doc 1 Filed 01/31/17 Entered 01/31/17 09:59:32 Desc Main Document Page 22 of 24

United States Bankruptcy Court Northern District of Illinois

In re	Michelle S. Siegel		Case No.	
		Debtor(s)	Chapter 13	
	VER	IFICATION OF CREDITOR M.	ATRIX	
		Number of 0	Creditors:	16
	The above-named Debtor(s) h (our) knowledge.	ereby verifies that the list of credito	ors is true and correct to	the best of my
Date:	January 31, 2017	/s/ Michelle S. Siegel Michelle S. Siegel Signature of Debtor		

American Chartered Bank 1199 E Higgins Rd Schaumburg, IL 60173

Amex Correspondence Po Box 981540 El Paso, TX 79998

Blake Scott Jewels, Inc. 1715 N. Wells Street Chicago, IL 60614

Chase Card Attn: Correspondence Po Box 15298 Wilmington, DE 19850

Dsnb Bloomingdales Attn: Bankruptcy Po Box 8053 Mason, OH 45040

Fifth Third Bank Attn: Bankruptcy 1850 East Paris Ave, Se Grand Rapds, MI 49546

First National Bank Attn: FNN Legal Dept 1620 Dodge St Mailstop Code 3290 Omaha, NE 68191

Illinois Department of Revenue P.O. Box 19084 Springfield, IL 62794-9084

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Jeffrey S. Siegel 1715 N. Wells Street Chicago, IL 60614 Jeffrey Siegel 1715 N. Wells Street Chicago, IL 60614

Portfolio Recovery Po Box 41067 Norfolk, VA 23541

Selene Finance LLC Po Box 422039 Houston, TX 77242

Square One Financial/Cach Llc Po Box 5980 Denver, CO 80127

The Bureaus Inc 650 Dundee Rd Ste 370 Northbrook, IL 60062

Visa Dept Store National Bank Attn: Bankruptcy Po Box 8053 Mason, OH 45040